OF E 1 5 2004 E

CERTIFICATE OF MAILING

I hereby certify that this paper and every paper referred to therein as being enclosed is being placed in First Class Mail addressed to the Mail Stop Box AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 as of today.

Katrina A. Lvon

MS No. 150732.1 Attorney Docket No. MCS-119-99

F1043 625

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Greden et al.

Entitled: A SYSTEM AND METHOD

FOR MANAGING AND

CONTROLLING ACCOUNTS WITH

PROFILE INFORMATION

Serial No.: 09/584,232

Filing Date: May 31, 2000

Group Art Unit: 3625

Examiner: Rhode, R.

RESPONSE UNDER 37 CFR 1.111

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated September 9, 2004, the applicants respond as follows.